

**MEDICAL INSURANCE PLANS - RETIREE MONTHLY PREMIUM COSTS 1/1/20 - 12/31/20
FOR RETIREES THAT RETIRED ON OR AFTER 7/2/2010**

7.80% Increase for all plan coverages

Effective 7/1/2018 Cumulative Years of Service with Howard County Public Schools	Monthly Premium	15 - 19	20 - 24	25 and Over	Grandfathered Medicare Eligible Retirees with over 30 years
% of Board Contribution (Retiree Only)		50%	75%	90%	100%

BLUE CHOICE

Retiree Under 65	562.76	293.30	158.57	77.73	
Retiree Under 65 and 1 child	1,125.82	856.36	721.63	640.79	
Retiree Under 65 and 2+ children	1,125.82	856.36	721.63	640.79	
Retiree Under 65 and Spouse Under 65	1,238.54	969.08	834.35	753.51	
Retiree Under 65 and Spouse Under 65 and 1 child	1,818.00	1,548.54	1,413.81	1,332.97	
Retiree Under 65 and Spouse Under 65 and 2+ children	1,818.00	1,548.54	1,413.81	1,332.97	
Retiree Under 65 and Spouse Over 65	1,023.86	754.40	619.67	538.83	
Retiree Under 65 and Spouse Over 65 and 1 child	1,586.92	1,317.46	1,182.73	1,101.89	
Retiree Under 65 and Spouse Over 65 and 2+ children	1,716.34	1,446.88	1,312.15	1,231.31	
Retiree Over 65	461.10	240.14	129.66	63.37	19.18
Retiree Over 65 and 1 child	1,024.16	803.20	692.72	626.43	582.24
Retiree Over 65 and 2+ children	1,024.16	803.20	692.72	626.43	582.24
Retiree Over 65 and Spouse Under 65	1,023.86	802.90	692.42	626.13	581.94
Retiree Over 65 and Spouse Under 65 and 1 child	1,586.92	1,365.96	1,255.48	1,189.19	1,145.00
Retiree Over 65 and Spouse Under 65 and 2+ children	1,716.34	1,495.38	1,384.90	1,318.61	1,274.42
Retiree Over 65 and Spouse Over 65	922.20	701.24	590.76	524.47	480.28
Retiree Over 65 and Spouse Over 65 and 1 child	1,501.66	1,280.70	1,170.22	1,103.93	1,059.74
Retiree Over 65 and Spouse Over 65 and 2+ children	1,501.66	1,280.70	1,170.22	1,103.93	1,059.74

AETNA HMO

Retiree Under 65	538.92	269.46	134.73	53.89	
Retiree Under 65 and 1 child	1,049.98	780.52	645.79	564.95	
Retiree Under 65 and 2+ children	1,049.98	780.52	645.79	564.95	
Retiree Under 65 and Spouse Under 65	1,181.51	912.05	777.32	696.48	
Retiree Under 65 and Spouse Under 65 and 1 child	1,689.69	1,420.23	1,285.50	1,204.66	
Retiree Under 65 and Spouse Under 65 and 2+ children	1,689.69	1,420.23	1,285.50	1,204.66	
Retiree Under 65 and Spouse Over 65	980.84	711.38	576.65	495.81	
Retiree Under 65 and Spouse Over 65 and 1 child	1,491.90	1,222.44	1,087.71	1,006.87	
Retiree Under 65 and Spouse Over 65 and 2+ children	1,491.90	1,222.44	1,087.71	1,006.87	
Retiree Over 65	441.92	220.96	110.48	44.19	0.00
Retiree Over 65 and 1 child	952.98	732.02	621.54	555.25	511.06
Retiree Over 65 and 2+ children	952.98	732.02	621.54	555.25	511.06
Retiree Over 65 and Spouse Under 65	980.84	759.88	649.40	583.11	538.92
Retiree Over 65 and Spouse Under 65 and 1 child	1,491.90	1,270.94	1,160.46	1,094.17	1,049.98
Retiree Over 65 and Spouse Under 65 and 2+ children	1,491.90	1,270.94	1,160.46	1,094.17	1,049.98
Retiree Over 65 and Spouse Over 65	883.84	662.88	552.40	486.11	441.92
Retiree Over 65 and Spouse Over 65 and 1 child	1,392.02	1,171.06	1,060.58	994.29	950.10
Retiree Over 65 and Spouse Over 65 and 2+ children	1,392.02	1,171.06	1,060.58	994.29	950.10

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AETNA PPO

Retiree Under 65	661.19	391.73	257.00	176.16	
Retiree Under 65 and 1 child	1,288.01	1,018.55	883.82	802.98	
Retiree Under 65 and 2+ children	1,288.01	1,018.55	883.82	802.98	
Retiree Under 65 and Spouse Under 65	1,449.62	1,180.16	1,045.43	964.59	
Retiree Under 65 and Spouse Under 65 and 1 child	2,073.14	1,803.68	1,668.95	1,588.11	
Retiree Under 65 and Spouse Under 65 and 2+ children	2,073.14	1,803.68	1,668.95	1,588.11	
Retiree Under 65 and Spouse Over 65	1,226.06	956.60	821.87	741.03	
Retiree Under 65 and Spouse Over 65 and 1 child	1,852.88	1,583.42	1,448.69	1,367.85	
Retiree Under 65 and Spouse Over 65 and 2+ children	1,852.88	1,583.42	1,448.69	1,367.85	
Retiree Over 65	564.87	343.91	233.43	167.14	122.95
Retiree Over 65 and 1 child	1,191.69	970.73	860.25	793.96	749.77
Retiree Over 65 and 2+ children	1,191.69	970.73	860.25	793.96	749.77
Retiree Over 65 and Spouse Under 65	1,226.06	1,005.10	894.62	828.33	784.14
Retiree Over 65 and Spouse Under 65 and 1 child	1,852.88	1,631.92	1,521.44	1,455.15	1,410.96
Retiree Over 65 and Spouse Under 65 and 2+ children	1,852.88	1,631.92	1,521.44	1,455.15	1,410.96
Retiree Over 65 and Spouse Over 65	1,129.74	908.78	798.30	732.01	687.82
Retiree Over 65 and Spouse Over 65 and 1 child	1,753.26	1,532.30	1,421.82	1,355.53	1,311.34
Retiree Over 65 and Spouse Over 65 and 2+ children	1,753.26	1,532.30	1,421.82	1,355.53	1,311.34